

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 February 2026

1 What is Kaotim Car?

Kaotim Car provides comprehensive coverage to your vehicle in the event of losses or damages due to accident, fire or theft as well as liability to third party for death or bodily injury and property losses or damages.

Applicable Shariah Concepts:

- **Hibah** refers to transfer of ownership of an asset from a donor to a recipient without any consideration. The benefits payable from General Takaful Fund (GTF) are based on Hibah.
- **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. The participant allows Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia) to receive a portion of the distributable surplus arising from the GTF as a performance incentive.
- **Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- **Tabarru'** refers to a donation for charitable purposes. The participant donates a portion of the contribution to the GTF to help other participants.
- **Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. The participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

2 Know Your Coverage

As an illustration, for **RM1,693.76** annually, you will receive the following basic motor takaful certificate coverage:

Sum Covered	RM50,000
No Claim Discount (NCD) Entitlement	0%
Additional Coverage (This is participated with an additional takaful contribution)	<ul style="list-style-type: none"> • Windscreen, Windows and Sunroof with sum covered: RM2,000; • Motor PA Plus (Plan 1); <ul style="list-style-type: none"> ◦ Accidental Death and Permanent Disablement; and ◦ Breakdown Towing. • Inclusion of Special Perils; • Towing and Cleaning due to Water Damage (Plan 1); • Compensation for Assessed Repair Time (CART) - (7 days x RM50); • Key Replacement (Plan 1); • Legal Liability to Passengers; • Legal Liability of Passengers for Negligence Acts; • Strike, Riot and Civil Commotion; • Waiver of Betterment; or • Agreed Value.

Your basic motor takaful certificate covers:

- Loss or damage to your own vehicle due to accident, fire or theft;
- Your liability or your authorized drivers' liability to third party for:
 - Bodily injury or death; and
 - Property loss or damage.
- Complimentary personal accident benefit of RM15,000 for each driver and passenger.

Your motor takaful certificate excludes:

- Your liability against claims from passengers in your vehicle unless otherwise taken as an additional coverage;
- Loss of use of your vehicle unless otherwise taken as an additional coverage;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide unless otherwise taken as an additional coverage; or
- Depreciation, wear and tear, rust and corrosion, mechanical/electronic breakdown or malfunction.

Note: The list above is **non-exhaustive**. For more details, please refer to the certificate for full information on what is covered and not covered.

If you have any questions or require assistance on your motor takaful, you can:



Call us at:
1-300 80 2525



Visit us at:
www.kaotim.my/product/car/



Email us at:
hello@kaotim.my

3 Know Your Obligations

For this motor takaful certificate, you must pay a takaful contribution of:	
Basic takaful contribution	RM1,693.76
(-) 0% NCD entitlement	RM0.00
(+) Additional coverage	
<ul style="list-style-type: none"> Windscreen, Windows and Sunroof with sum covered: RM2,000 Motor PA Plus (Plan 1): <ul style="list-style-type: none"> Accidental Death and Permanent Disablement Breakdown Towing Inclusion of Special Perils Towing and Cleaning due to Water Damage (Plan 1) Compensation for Assessed Repair Time (CART) – (7 days x RM50) Key Replacement (Plan 1) Legal Liability to Passengers Legal Liability of Passengers for Negligence Acts Strike, Riot and Civil Commotion Waiver of Betterment Agreed Value 	RM300.00 RM20.00 RM100.00 RM20.00 RM35.00 RM20.00 RM37.80 RM7.50 RM150.00 RM285.00 RM50.00
Wakalah Fee (part of basic takaful and additional coverage contribution RM2,719.06)	Up to 26% of the basic takaful and additional coverage contribution or RM706.96 , of which: (+) Management Expenses 16% of basic takaful and additional coverage contribution or RM435.05 (-) Rebate for direct channel 10% of the basic takaful and additional coverage contribution or RM271.91
(+) 8% Service Tax	RM217.52
(+) Stamp Duty	RM10.00
Total takaful contribution payable	RM2,674.67

! IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is one (1) year. You need to renew the takaful cover annually.
B	The takaful will only be effective once you have paid the contribution (cash before cover).
C	You must ensure to cover your vehicle based on the market value of your vehicle at the point you apply this motor takaful certificate with reference to Insurance Services Malaysia (ISM) Automotive Business Intelligence System (ABI) as it will affect the amount you can claim.
D	<p>In the event of an accident, you should notify us the soonest possible. You may do so by contacting us through:</p> <ol style="list-style-type: none"> Branch: List of customer engagement channels, which include branches and the call centre www.takaful-malaysia.com.my/en/contact-us/ Customer Service Unit (CSU) Hotline: 1-300 80 2525 Email: hello@kaotim.my Online: www.takaful-malaysia.com.my/en/claim-guide/ Tele Bantuan App Takaful Malaysia Panel Workshops: For Own Damage (OD) and Own Damage Knock-for-Knock (ODKFK) Claims <p>Claim process:</p> <ul style="list-style-type: none"> Contact our Tele Bantuan helpline number at 1800 888 788 for accident, towing or breakdown assistance; Gather evidence; Make a police report within twenty-four (24) hours; Notify us within seven (7) days from the date of the accident; and Send your vehicle to our nearest approved panel repairer.
E	<p>If your vehicle is involved in an accident, you must send the damaged vehicle to:</p> <ul style="list-style-type: none"> Motor repair workshops which are on our panel of approved workshops; Motor repair workshops that are registered with Jabatan Pengangkutan Jalan (JPJ); or Any other repairer that we have given you special permission to use.
Note: The list is non-exhaustive . You should refer to the certificate for the full terms and conditions under this certificate.	

? Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving a written notice to our CSU via email, by visiting any of our Takaful myCare Centres (TMCC) or through [Kaotim Customer](#) portal. Upon cancellation, you are entitled to a pro-rated refund of the contribution provided you have not made any claim. There will be no cancellation fee.